

## FINANCE AND ADMINISTRATION CABINET KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY

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## Financial Aid Tip of the Month, November 2008

## Pay attention to deadlines for scholarships, admissions

Now is the time for high school seniors to begin paying close attention to application deadlines for college admissions and financial aid. Here are some tips from the Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan People:

- If you have not yet chosen a college, narrow your list by visiting schools and talking with students and your parents. You may also compare schools at www.GoHigherKY.org.
- If you plan to go through the early decision process, which means you commit to going to a particular school in the fall, most schools request the applications be submitted about this time of year.
- If you're going through the regular admissions process, now is the time to talk with teachers about writing recommendations and to work on your admissions essay if you need to write one. Many private colleges require an essay as part of the admissions process.
- Check with the financial aid offices of the schools to which you've applied to determine if any additional financial aid forms, other than the Free Application for Federal Student Aid (FAFSA), are required.
- Familiarize yourself with the FAFSA. Unless you're starting college before July 1, you can't file the FAFSA until after the first of the year. But you should take a look at the information it requires and make plans to attend a College Goal Sunday session near you. Your counselor should have information about College Goal Sunday.
- Attend any college fairs and financial aid seminars offered by your high school or in your area. If a company wants to charge you a fee for helping you with admissions and financial aid applications, make sure it's a reputable company by checking with the State Attorney General's office or Better Business Bureau in your area, as well as the area where the firm is located.

To learn how to plan and prepare for higher education, visit www.GoHigherKY.org. For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602-0798; or call (800) 928-8926, extension 7381. For information about low-cost student loans, visit www.studentloanpeople.com; write The Student Loan People, P.O. Box 24328, Louisville, KY 40224-0328; or call (888) 678-4625.

